Motion Exhibit A Unredacted

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1 THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION	1 CONTENTS
2	2
3 In the Matter of:)	3 WITNESS: EXAMINATION
4) File No. NY-09875-A	4 David Schwartz 7
5 RIPPLE LABS, INC.)	5
6	6 EXHIBITS: DESCRIPTION IDENTIFIED
7 WITNESS: David Schwartz	7 69 Background Questionnaire 7
8 PAGES: 1 through 303	8 70 Resume 7
9 PLACE: Securities and Exchange Commission	9 71 Post 75
10 200 Vesey Street	10 72 Post 75
11 New York, New York	11 73 Document 92
12 DATE: Thursday, January 30, 2020	12 74 Spreadsheet 99
13	13 75 Posts 113
14 The above entitled matter came on for hearing,	14 76 Thread 113
15 pursuant to notice, at 10 05 a.m.	15 77 Post 140
16	16 78 Agreement 141
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24 Diversified Reporting Services, Inc.	24 86 E-mail 298
25 (202) 467-9200	25
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1 APPEARANCES:	1 PROCEEDINGS
2	2 MS. WAXMAN: We are on the record at
3 On behalf of the Securities and Exchange Commission:	3 10:05 a.m. on January 30, 2020.
4 DAPHNA A. WAXMAN, ESQ.	4 Mr. Schwartz, will you please raise
5 JON DANIELS, ESQ.	5 your right hand.
6 MANDY STURMFELZ, ESQ. (via telephone)	6 Do you swear or affirm to tell the
7 Securities and Exchange Commission	7 truth, the whole truth and nothing but the
8 Division of Enforcement	8 truth?
9 200 Vesey Street	9 MR. SCHWARTZ: I do.
10 New York, New York	10 Whereupon,
11	11 DAVID SCHWARTZ
12 On behalf of Witness:	12 was called as a witness and, having been first
13 ANDREW J. CERESNEY, ESQ.	13 duly sworn, was examined and testified as
14 JENNIFER R. COWAN, ESQ.	14 follows:
15 CHRISTOPHER S. FORD, ESQ.	15 MS. WAXMAN: Please state your full
16 Law Offices of Debevoise & Plimpton	16 name and spell your name for the record.
17 919 Third Avenue	17 THE WITNESS: My full name is David,
18 New York, New York	18 D-A-V-I-D, Joel, J-O-E-L, Lawrence,
19	19 L-A-W-R-E-N-C-E, Schwartz, S-C-H-W-A-R-T-Z.
20 Also Present:	20 MS. WAXMAN: Thank you. My name is
21 Stu Alderoty, Esq., Ripple	21 Daphna Waxman. With me is Jon Daniels. We
22	22 are officers of the Commission for the
23	23 purposes of this proceeding. Mandy Sturmfelz
	123 pulposes of this proceeding. Manua Stuffileiz
24	
24 25	24 is participating by phone from the Washington 25 office.

